

ALLEGHENY UNIVERSITY - HANEMANN  
 OUTPATIENT AIR AGING - RECEIVABLES AT GROSS  
 (Bad Debt Calculations—New Methodology)  
 JUNE 30, 1997

AGED FROM REGISTRATION DATE

CLASS	0-30	31-60	61-90	91-120	121-150	151-180	181-270	271-365	366+
3 MISC HMO	1,317,748	1,590,146	1,804,033	1,278,715	1,097,465	824,281	1,390,441	1,140,848	2,088,407
4 INDUSTRIAL HEALTH	12,330,165	1,382	246	53	0	47	211	432	3,598
5 PHILIA BLUE CROSS	3,324,781	468,382	282,443	232,250	86,876	173,208	331,107	278,115	810,782
6 BC BANK & FED	88,888	74,888	82,107	32,851	37,607	21,508	34,439	21,725	46,610
7 HMO PAIN	5,527,843	584,438	508,441	371,502	302,888	282,311	785,285	457,553	1,422,406
8 PT BAL AFTER INS	657	0	(10)	0	667	0	0	0	0
9 COMMERCIAL	1,830,805	388,028	261,647	158,888	86,529	113,852	177,204	189,229	70,277
10 MEDICARE	8,969,044	812,138	616,478	604,884	428,053	1,154,721	424,453	348,132	3,497,841
11 PA MED ASSIST	1,652,887	132,658	161,027	151,083	201,487	218,888	385,180	170,968	170,889
12 PA MED ASSIST APPS	38,411	15,590	0	380	108	6,704	8,288	0	6,324
13 HEALTH PASS	68,373	95,181	120,100	103,832	120,135	102,024	251,871	314,054	789,213
14 DISCONTINUED	0	0	0	0	0	0	0	0	0
15 K NU MED ASSIST	246,058	2,878	18,803	5,718	1,392	4,380	40,932	33,880	134,855
16 L WORKER COMP	1,412,278	148,700	95,087	57,871	39,251	28,936	110,320	130,148	880,653
17 M MAXICARE/GROUP HEALTH	23,134	0	0	227	1,853	15,178	36	813	20,035
18 N MISC 3rd PARTIES	517,597	42,168	22,357	26,104	21,058	0	48,481	70,869	244,912
19 O DISCONTINUED	263	0	0	0	0	0	0	0	283
20 P HAN BC FLEX	40,042	1,857	5,388	2,855	2,787	2,176	1,116	4,707	14,853
21 Q DENTAL HEALTH PLAN	820,768	41,351	37,132	35,553	38,871	(8,975)	118,032	83,301	445,921
22 R DENTAL MEDICARE	488	0	0	0	0	0	0	35	164
23 SAW SELF PAY	4,515,786	440,561	577,219	471,735	323,359	178,870	373,104	233,870	1,575,885
Z	0	0	0	0	0	0	0	0	0
TOTAL	5,122,820	4,847,287	4,801,388	3,434,022	2,788,473	2,828,288	4,480,530	3,456,674	12,045,342

NOTE:

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ALLEGHENY UNIVERSITY - HAHNEMANN  
 OUTPATIENT AIR AGING - NET OF ALLOWANCES  
 (Bad Debt Calculated—New Methodology)  
 JUNE 30, 1997

AHERF is contractualizing the payers that are not  
 contractualized at time of billing with this schedule.

CLASS	TOTAL	0-30	31-60	61-90	91-120	121-150	151-180	181-270	271-365	365+
3 MISC HMO	12,330,195	1,317,740	1,500,140	1,804,033	1,278,715	1,087,465	824,291	1,300,441	1,140,948	2,098,407
4 INDUSTRIAL HEALTH	6,105	224	122	248	53	0	0	211	432	3,509
A PHIL BC	2,535,808	483,898	282,044	166,893	132,393	98,978	173,208	331,107	278,115	610,782
B BC BANK & FED	355,868	77,510	59,990	65,989	29,281	30,088	17,205	27,591	17,380	37,288
C HMO PANU	5,527,043	603,008	584,438	508,841	371,502	302,888	282,311	785,295	457,353	1,822,408
D PT BAL AFTER INSUR	0	0	0	(10)	0	687	0	0	0	0
E COMMERCIAL	1,484,724	332,828	293,542	209,518	127,188	77,223	91,148	141,783	135,383	56,222
F MEDICARE	3,385,245	379,572	269,884	229,897	189,837	157,840	427,247	157,048	128,089	1,434,156
G PA MED ASSIST	1,182,887	81,211	132,458	161,027	151,033	201,487	218,889	385,190	170,648	170,888
H PA MED ASSIST APPS	38,411	0	15,580	0	330	108	8,704	8,288	0	5,324
I HEALTH PASSED	577,838	25,048	27,882	34,828	30,140	34,838	29,597	73,043	91,078	231,772
J DISCONTINUED	0	0	0	0	0	0	0	0	0	0
K MEDICARE ASSIST	73,817	1,038	884	5,671	1,718	417	1,317	12,280	10,108	40,408
L WORK COMP	708,138	58,355	74,350	47,544	28,536	18,825	14,487	55,180	85,075	343,026
M MAXICARE/GRUPO HEALTH	0	0	0	0	0	0	0	0	0	0
N MISC 3rd PARTIES	517,587	28,338	42,168	22,357	28,104	21,058	15,178	48,481	70,888	244,912
O DISCONTINUED	263	0	0	0	0	0	0	0	0	283
P HAHN BC FLEX	40,042	3,558	1,957	5,888	2,855	2,787	2,178	1,118	4,707	14,885
Q DENTAL HEALTH PLAN	820,769	30,504	41,351	37,132	35,553	39,671	(9,875)	118,032	83,391	445,021
R RENAL MEDICARE	0	0	0	0	0	0	0	0	0	0
S SELF PAY	4,515,788	339,874	440,561	577,218	471,755	323,358	179,870	373,104	233,970	1,578,885
Z	0	0	0	0	0	0	0	0	0	0
TOTAL	34,523,559	3,741,708	3,840,235	3,872,470	2,871,088	2,368,384	2,083,749	3,889,119	2,087,439	8,933,955

Total Outpatient A/R at gross  
 Less: OIP A/R net of estimated allowances

\$43,685,914  
 34,523,559  
 9,172,255

\*\*\* Medicare Allow rate changed from 33% to 41% as of 4/1/06  
 and from 41% to 37% as of 8/1/78

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OUTPATIENT		AS OF 8/30/87	AV AT GROSS	AV NET OF ALLOWANCES	ALLOWANCE
CLASS					
3	MISC HMO	12,330,165	12,330,165	0	0
4	INDUSTRIAL HEALTH	8,105	8,105	0	0
5	A PHILA BLUE CROSS	3,324,781	2,535,008	789,875	789,875
B	EC BANK & FED	448,172	358,868	89,748	89,748
C	HMO PANUJ	5,527,043	5,527,043	0	0
D	PT BAL AFTER INS	557	557	0	0
E	COMMERCIAL	1,830,905	1,484,724	366,181	366,181
F	EDUCATION	8,989,044	3,358,549	5,630,495	5,630,495
G	PA MED ASSIST	1,652,687	1,652,687	0	0
H	PA MED ASSIST APPS	38,411	38,411	0	0
I	HEALTH PASS	1,692,892	577,236	1,114,946	1,114,946
J	DISCONTINUED	0	0	0	0
K	NJ MED ASSIST	246,056	73,817	172,239	172,239
L	WORKER COMP	1,412,276	709,138	700,138	700,138
M	M MAXICARE/GROUP HEALTH	23,134	0	23,134	23,134
N	MISC 3rd PARTIES	517,597	517,597	0	0
O	DISCONTINUED	253	253	0	0
P	HAIN BC FLEX	40,042	40,042	0	0
Q	DENTAL HEALTH PLAN	820,769	820,769	0	0
R	RENAL MEDICARE	499	499	0	489
S	SELF PAY	4,515,786	4,515,786	0	0
Z		0	0	0	0
		43,695,814	32,523,959	9,172,255	9,172,255
TOTAL					

\*\*\*\* Medicare Allow rate changed from 33% to 41% as of 4/12/86 and from 41% to 37% as of 8/17/86

ALLEGHENY UNIVERSITY - HAHNEMANN  
 OUTPATIENT BAD DEBT RESERVE CALCULATION  
 (Bad Debt Calculations—New Methodology)  
 JUNE 30, 1997

CLASS	TOTAL	0-30	31-60	61-90	91-120	121-150	151-180	181-270	271-365	366+
3 MISC HMO	3,894,399	65,987	79,497	90,202	127,871	108,746	92,426	347,610	655,711	2,066,407
4 INDUSTRIAL HEALTH	3,089	11	69	12	5	0	0	53	324	3,509
5 PHILADELPHIA	989,069	23,188	14,447	8,335	13,238	9,688	17,321	92,777	208,567	610,792
6 BC BANK & FED	74,728	3,876	3,000	3,284	2,628	3,009	1,720	6,889	13,035	37,288
7 HMO PARI	2,343,324	30,195	28,222	25,332	37,150	30,299	26,231	186,324	343,165	1,622,406
8 PT BAL AFTER INSUR	66	0	0	(0)	0	67	0	0	0	0
9 COMMERCIAL	264,546	18,646	14,877	10,466	12,729	7,722	9,115	35,441	101,537	56,222
10 MEDICARE	1,690,019	18,979	12,694	11,405	18,684	15,764	42,725	39,202	88,051	1,434,156
11 PA MED ASSIST	782,405	4,081	6,823	8,051	15,088	20,147	21,800	365,160	170,648	170,688
12 PA MED ASSIST APPS	15,120	0	780	0	39	11	670	8,288	0	5,324
13 HEALTH PASS	332,170	1,252	1,380	1,741	3,014	3,484	2,959	18,261	66,307	231,772
14 DISCONTINUED	0	0	0	0	0	0	0	0	0	0
15 NJ MED ASSIST	63,518	52	43	284	172	42	132	12,260	10,108	40,408
16 WORK COMP	420,888	2,918	3,718	2,377	2,654	1,953	1,447	13,750	48,806	343,026
17 GROUP HEALTH	0	0	0	0	0	0	0	0	0	0
18 MISC 3rd PARTIES	321,051	1,317	2,108	1,118	2,610	2,106	1,518	12,120	53,241	244,812
19 DISCONTINUED	283	0	0	0	0	0	0	0	0	283
20 HAHN BC FLEX	20,053	178	88	299	285	280	218	280	3,530	14,885
21 RENTAL HEALTH PLAN	549,051	1,530	2,068	1,857	3,555	3,997	(937)	29,508	62,543	445,021
22 RENAL MEDICARE	0	0	0	0	0	0	0	0	0	0
23 SELF PAY	3,349,377	169,987	220,281	289,608	235,877	161,680	89,985	373,104	233,970	1,575,885
24 REQUIRED RESERVE	15,053,014	340,074	380,714	453,372	475,812	386,862	260,363	1,541,181	2,269,560	8,932,655

NOTE: C&L notes that these are the revised bad debt reserve percentages developed by  
 Don Candelini and Robin Schafer during FY87.

ALLEGHENY UNIVERSITY - HANEMANN  
INPATIENT BAD DEBT RESERVE PERCENTAGES (Revised)

CLASS	INHOUSE & DNPB	Q-30V FINAL BILLS	31-60	61-90	91-120	121-150	151-180	181-270	271-385	385+
3 MISC HMO CONTRACTS		5%	5%	5%	10%	10%	10%	25%	75%	100%
4 INDUSTRIAL HEALTH		5%	5%	5%	10%	10%	10%	25%	75%	100%
A PHILA BLUE CROSS		5%	5%	5%	10%	10%	10%	25%	75%	100%
B BC CROSS- BANK & FED		5%	5%	5%	10%	10%	10%	25%	75%	100%
C HMO PAINJ		5%	5%	5%	10%	10%	10%	25%	75%	100%
D DISCONTINUED		5%	5%	5%	10%	10%	10%	25%	75%	100%
E COMMERCIAL INS		5%	5%	5%	10%	10%	10%	25%	75%	100%
F MEDICARE		5%	5%	5%	10%	10%	10%	25%	75%	100%
G PA MED ASSISTANCE		5%	5%	5%	10%	10%	10%	100%	100%	100%
H PA MED ASSIST APPS		5%	5%	5%	10%	10%	10%	100%	100%	100%
I HEALTH PASS		5%	5%	5%	10%	10%	10%	25%	75%	100%
K INJ MED ASSIST		5%	5%	5%	10%	10%	10%	100%	100%	100%
L WORKER COMP		5%	5%	5%	10%	10%	10%	25%	75%	100%
M DISCONTINUED		5%	5%	5%	10%	10%	10%	25%	75%	100%
N MISC 3rd PARTIES		5%	5%	5%	10%	10%	10%	25%	75%	100%
O DISCONTINUED		5%	5%	5%	10%	10%	10%	25%	75%	100%
P HMO BC FLEX		5%	5%	5%	10%	10%	10%	25%	75%	100%
S SELF PAY	50%	50%	50%	50%	50%	50%	50%	100%	100%	100%

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ALLEGHENY UNIVERSITY - HAHNEMANN  
 PERCENTAGES APPLIED TO DETERMINE OUTPATIENT NET A/R  
 [FOR CONTRACTUAL ALLOWANCES NOT TAKEN AT TIME OF BILLING]

FINANCIAL CLASS	% AVERAGE REMBURSEMENT	COMMENTS
3	100.00%	
4	100.00%	
A	57.00%	(1) Percentages revised 7/27/85 & 4/12/88 (33% AND 41% RESPECTIVELY)
B	60.00%	(2) Additional reserve required consistent with inpatient calculation - commercial A/R valued at 100% when billed; actual experience has been an 80% collection average.
C	100.00%	
D	100.00%	
E	60.00%	(1), (2)
F	32.00%	(3) Percentage revised 8/17/88 from 41% to 37%
G	100.00%	
H	100.00%	
I	29.00%	
J	100.00%	
K	30.00%	
L	50.00%	
M	na	
N	100.00%	
O	100.00%	
P	100.00%	
Q	na	
R	100.00%	
S	100.00%	
T	100.00%	

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ALLEGHENY UNIVERSITY - HANNEBANN  
INPATIENT ACCOUNTS RECEIVABLE - NET OF BAD DEBT RESERVES  
(Bad Debt Calculations--New Methodology)  
JUNE 30, 1997

CLASS	TOTAL	INHOUSE B/DNFB (NET)	FINAL BILLED	0-30	31-60	61-90	91-120	121-150	151-180	181-270	271-365	365+
3 MISC HMO CONTRACTS	11,580,879	1,652,870	0	2,769,468	2,875,705	1,631,581	1,216,251	448,166	465,768	637,275	63,525	0
4 BELAIR VALLEY HMO	0	0	0	0	0	0	0	0	0	0	0	0
5 BELLA BLUE CROSS	8,848,266	1,178,883	0	1,853,855	973,952	678,840	587,431	394,158	454,731	307,872	110,373	0
6 BL CROSS- BANK & FED	20,366	0	0	0	21,407	0	720	(2,700)	0	868	(27)	0
8 HMO PAHL	9,448,887	989,257	0	2,061,417	1,002,874	958,892	152,519	466,632	90,810	527,658	118,730	0
D DISCONTINUED	0	0	0	0	0	0	0	0	0	0	0	0
E COMMERCIAL INS	5,655,940	1,522,648	0	2,234,778	852,865	364,481	388,427	137,392	148,270	38,713	30,068	30,325
F MEDICARE	6,844,775	3,357,004	0	2,527,682	280,808	132,450	118,266	80,834	22,705	122,514	22,233	0
G PA MED ASSISTANCE	1,946,128	281,344	0	813,987	347,810	308,770	99,528	173,235	41,350	0	0	0
H PA MED ASSIST APPS	2,751,007	37,166	0	556,239	670,773	482,155	582,510	122,811	318,551	0	0	0
I HEALTH PASS	898,358	128,337	0	195,134	81,133	118,808	51,442	120,401	19,702	153,240	17,160	0
K NJ MED ASSIST	159,008	0	0	37,356	82,623	9,112	10,818	0	20,200	40,323	638	0
L WORKER COMP	888,458	78,876	0	387,101	186,977	123,140	58,942	14,000	27,329	3,862	3,784	0
M DISCONTINUED	7,658	0	0	0	0	0	0	0	0	0	0	0
N MISC 3rd PARTIES	238,458	6,884	0	43,185	18,511	24,584	27,887	18,245	27,157	39,210	3,355	0
O DISCONTINUED	7,854	0	0	1,812	10,393	0	(840)	0	(3,789)	0	0	0
P HAIN BC FLEX	0	0	0	0	0	0	0	0	0	0	0	0
S SELF PAY	2,183,187	27,868	0	754,426	391,201	365,811	222,854	257,375	143,931	0	0	0
NET INPATIENT AIR	40,387,020	9,248,128	0	14,045,873	7,687,139	5,501,585	3,845,453	2,286,387	1,777,666	1,871,841	387,548	30,325

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ALLEGHENY UNIVERSITY - HAHNEMANN  
 OUTPATIENT ACCOUNTS RECEIVABLE - NET OF BAD DEBT RESERVES  
 (Bad Debt Calculations—New Methodology)  
 JUNE 30, 1997

CLASS	TOTAL	0-30	31-60	61-90	91-120	121-150	151-180	181-270	271-365	365+
3. MISC HMO	8,405,795	1,251,861	1,510,639	1,713,831	1,150,843	978,719	561,835	1,042,831	285,237	0
4. DEL VALLEY HMO	2,116	213	1,313	234	47	0	43	158	108	0
A. PHILA BLUE CROSS	1,547,638	440,514	268,786	156,358	118,144	87,278	155,887	248,330	69,529	0
B. B.C. BANK & FED	294,258	73,635	58,889	62,402	23,653	27,077	15,484	20,663	4,345	0
C. HMO PAJAN	3,183,719	573,713	555,216	481,369	334,352	272,689	263,080	588,971	114,388	0
D. PT BAL AFTER INS	590	0	0	(8)	0	800	0	0	0	0
E. COMMERCIAL	1,200,178	316,282	278,865	189,852	114,478	68,501	62,031	106,322	33,846	0
F. MEDICARE	1,668,530	360,584	248,880	216,892	168,153	141,876	384,522	117,788	32,017	0
G. PA MED ASSIST	870,282	77,151	125,833	152,875	135,874	181,320	187,008	0	0	0
H. PA MED ASSIST APPS	21,281	0	14,811	351	351	95	6,034	0	0	0
I. HEALTH PASS	245,766	23,786	26,222	33,088	27,126	31,355	28,628	54,782	22,789	0
J. DISCONTINUED	0	0	0	0	0	0	0	0	0	0
K. NJ MED ASSIST	10,289	888	820	5,387	1,544	378	1,185	0	0	0
L. WORKER COMP	285,240	55,437	70,633	45,166	25,682	17,683	13,021	41,370	16,289	0
M. MAXICARE/GROUP HEALTH	0	0	0	0	0	0	0	0	0	0
N. MISC 3rd PARTIES	186,436	25,021	40,060	21,239	21,494	18,952	13,681	36,361	17,747	0
O. DISCONTINUED	0	0	0	0	0	0	0	0	0	0
P. HAVN BC FLEX	18,889	3,380	1,859	5,689	2,588	2,518	1,858	839	1,177	0
Q. DENTAL HEALTH PLAN	271,718	29,084	38,283	35,276	31,597	35,704	(6,977)	88,524	20,846	0
R. RENAL MEDICARE	0	0	0	0	0	0	0	0	0	0
S. SELF PAY	1,165,419	169,987	220,281	288,608	235,877	161,680	89,805	0	0	0
Z	0	0	0	0	0	0	0	0	0	0
NET OUTPATIENT A/R	19,470,545	3,401,634	3,456,521	3,418,088	2,395,286	2,027,402	1,803,308	2,346,938	818,279	0

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ALLEGHENY UNIVERSITY HOSPITALS  
 HAHNEMANN  
 SUMMARY OF RESERVES FOR BAD DEBT  
 #1204100-95000230  
 6/30/97

MONTH	BEGINNING BALANCE	WRITE-OFFS	RECOVERIES	BAD DEBT PROVISIONS	NET ADJUST	REACTIVATED AIR	OTHER	ENDING BALANCE	AIR BALANCE	RESERVE %	RESERVE AIR	VARIANCE (OVER/UNDER)
COMPARATIVE DATA: FYE 6/30/96 BAL:												
JULY	(\$23,583,248)			(\$2,830,938)				(\$23,583,248)	\$72,517,189	32.5%		
AUGUST	(24,014,186)			(907,850)			\$2,500,000 (a)	(\$24,014,186)	\$77,318,060	31.1%		
SEPTEMBER	(22,922,036)			(510,104)	(33,869)		2,000,000 (a)	(22,922,036)	79,348,632	28.9%		
OCTOBER	(24,395,009)			(526,312)	(22,544)		(829,000) (a)	(24,395,009)	78,267,586	31.2%		
NOVEMBER	(19,985,309)			(507,939)	1,153		4,998,557 (b)	(19,985,309)	69,217,387	28.9%		
DECEMBER	(12,545,407)			(69,776)	(91,893)		7,946,687 (c)	(12,545,407)	61,216,633	20.5%		
JANUARY	(12,707,076)			191,654	(29,854)		4,829,000 (d)	(12,707,076)	61,891,275	20.5%		
FEBRUARY	(7,716,276)			(501,818)	49,299			(7,716,276)	64,852,296	11.9%		
MARCH	(8,168,795)			(521,015)			(5,000,000) (e)	(8,168,795)	65,593,363	12.5%		
APRIL	(13,689,810)			1,681,821	(427,719)		(5,000,000) (e)	(13,689,810)	62,989,192	21.7%		
MAY	(17,435,708)			595,786	78,690			(17,435,708)	58,775,793	29.7%		
JUNE	(16,761,233)			3,208,689		0		(16,761,233)	56,212,746	29.8%		
YTD ADJ TO CALC.								(14,243,590)	51,333,823	27.7%	(14,243,590)	(0)
TOTAL	(\$23,583,248)	\$0	\$0	(\$797,802)	(\$476,737)	\$0	\$10,614,197	(\$14,243,590) 1,53-2	\$51,333,823	-27.7%	(\$14,243,590)	(\$0)

## NOTES:

- (a) Reserve adjustments  
 (b) Past Statute write-offs  
 (c) Past Statute account write-offs of \$7,046,887 and cardiac implants adjustment of \$800,000  
 (d) Contractual reserve release of \$5,729,000 and reversal of cardiac implant reserve, (\$900,000)  
 (e) Transfer of reserves from Graduate  
 (f) Bad Debt shortfall adjustments

## NOTE:

C&L notes that AHERF is recording the bad debt allowance according to the new methodology developed in FY97 by Dan Cancesimi and Robin Schafer. At 3/31/97, AHERF was still using the old methodology to record the allowance.

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**EXHIBIT 0292**



[illegible][illegible]

CLASS	TOTAL	0-20	21-50	51-65	66-79	80-100	101-120	121-150	151-180	181-210	211-250	251-300
1. AGING ADULT	988/31	0	31	0	0	0	0	0	0	0	0	0
2. AGING ADULT/INDUSTRIAL HEALTH	1,525/172	1,206	1,317	1,448	1,611	842	685	685	685	753	753	815
3. AGING ADULT/INDUSTRIAL HEALTH/PTED	1,058/189	20,284	19,349	18,274	18,170	18,812	4,731	16,821	19,173	27,724	404	0
4. AGING ADULT/INDUSTRIAL HEALTH/PTED/PTED	478/258	0	1,132	1,322	1,322	1,882	0	0	0	0	0	0
5. AGING ADULT/INDUSTRIAL HEALTH/PTED/PTED/PTED	478/258	0	1,132	1,322	1,322	1,882	0	0	0	0	0	0
6. AGING ADULT/INDUSTRIAL HEALTH/PTED/PTED/PTED/PTED	478/258	0	1,132	1,322	1,322	1,882	0	0	0	0	0	0
7. AGING ADULT/INDUSTRIAL HEALTH/PTED/PTED/PTED/PTED/PTED	478/258	0	1,132	1,322	1,322	1,882	0	0	0	0	0	0
8. AGING ADULT/INDUSTRIAL HEALTH/PTED/PTED/PTED/PTED/PTED/PTED	478/258	0	1,132	1,322	1,322	1,882	0	0	0	0	0	0
9. AGING ADULT/INDUSTRIAL HEALTH/PTED/PTED/PTED/PTED/PTED/PTED/PTED	478/258	0	1,132	1,322	1,322	1,882	0	0	0	0	0	0
10. AGING ADULT/INDUSTRIAL HEALTH/PTED/PTED/PTED/PTED/PTED/PTED/PTED/PTED	478/258	0	1,132	1,322	1,322	1,882	0	0	0	0	0	0
11. AGING ADULT/INDUSTRIAL HEALTH/PTED/PTED/PTED/PTED/PTED/PTED/PTED/PTED/PTED	478/258	0	1,132	1,322	1,322	1,882	0	0	0	0	0	0
12. AGING ADULT/INDUSTRIAL HEALTH/PTED/PTED/PTED/PTED/PTED/PTED/PTED/PTED/PTED/PTED	478/258	0	1,132	1,322	1,322	1,882	0	0	0	0	0	0
13. AGING ADULT/INDUSTRIAL HEALTH/PTED/PTED/PTED/PTED/PTED/PTED/PTED/PTED/PTED/PTED/PTED	478/258	0	1,132	1,322	1,322	1,882	0	0	0	0	0	0
14. AGING ADULT/INDUSTRIAL HEALTH/PTED/PTED/PTED/PTED/PTED/PTED/PTED/PTED/PTED/PTED/PTED/PTED	478/258	0	1,132	1,322	1,322	1,882	0	0	0	0	0	0
15. AGING ADULT/INDUSTRIAL HEALTH/PTED/PTED/PTED/PTED/PTED/PTED/PTED/PTED/PTED/PTED/PTED/PTED/PTED	478/258	0	1,132	1,322	1,322	1,882	0	0	0	0	0	0
16. AGING ADULT/INDUSTRIAL HEALTH/PTED/PTED/PTED/PTED/PTED/PTED/PTED/PTED/PTED/PTED/PTED/PTED/PTED/PTED	478/258	0	1,132	1,322	1,322	1,882	0	0	0	0	0	0
17. AGING ADULT/INDUSTRIAL HEALTH/PTED/PTED/PTED/PTED/PTED/PTED/PTED/PTED/PTED/PTED/PTED/PTED/PTED/PTED/PTED	478/258	0	1,132	1,322	1,322	1,882	0	0	0	0	0	0
18. AGING ADULT/INDUSTRIAL HEALTH/PTED/PTED/PTED/PTED/PTED/PTED/PTED/PTED/PTED/PTED/PTED/PTED/PTED/PTED/PTED/PTED	478/258	0	1,132	1,322	1,322	1,882	0	0	0	0	0	0
19. AGING ADULT/INDUSTRIAL HEALTH/PTED/PTED/PTED/PTED/PTED/PTED/PTED/PTED/PTED/PTED/PTED/PTED/PTED/PTED/PTED/PTED/PTED	478/258	0	1,132	1,322	1,322	1,882	0	0	0	0	0	0
20. AGING ADULT/INDUSTRIAL HEALTH/PTED/PTED/PTED/PTED/PTED/PTED/PTED/PTED/PTED/PTED/PTED/PTED/PTED/PTED/PTED/PTED/PTED/PTED	478/258	0	1,132	1,322	1,322	1,882	0	0	0	0	0	0
21. AGING ADULT/INDUSTRIAL HEALTH/PTED/PTED/PTED/PTED/PTED/PTED/PTED/PTED/PTED/PTED/PTED/PTED/PTED/PTED/PTED/PTED/PTED/PTED/PTED	478/258	0	1,132	1,322	1,322	1,882	0	0	0	0	0	0
22. AGING ADULT/INDUSTRIAL HEALTH/PTED	478/258	0	1,132	1,322	1,322	1,882	0	0	0	0	0	0
23. AGING ADULT/INDUSTRIAL HEALTH/PTED	478/258	0	1,132	1,322	1,322	1,882	0	0	0	0	0	0
24. AGING ADULT/INDUSTRIAL HEALTH/PTED	478/258	0	1,132	1,322	1,322	1,882	0	0	0	0	0	0
25. AGING ADULT/INDUSTRIAL HEALTH/PTED	478/258	0	1,132	1,322	1,322	1,882	0	0	0	0	0	0
26. AGING ADULT/INDUSTRIAL HEALTH/PTED	478/258	0	1,132	1,322	1,322	1,882	0	0	0	0	0	0
27. AGING ADULT/INDUSTRIAL HEALTH/PTED	478/258	0	1,132	1,322	1,322	1,882	0	0	0	0	0	0
28. AGING ADULT/INDUSTRIAL HEALTH/PTED	478/258	0	1,132	1,322	1,322	1,882	0	0	0	0	0	0
29. AGING ADULT/INDUSTRIAL HEALTH/PTED	478/258	0	1,132	1,322	1,322	1,882	0	0	0	0	0	0
30. AGING ADULT/INDUSTRIAL HEALTH/PTED	478/258	0	1,132	1,322	1,322	1,882	0	0	0	0	0	0
31. AGING ADULT/INDUSTRIAL HEALTH/PTED	478/258	0	1,132	1,322	1,322	1,882	0	0	0	0	0	0
32. AGING ADULT/INDUSTRIAL HEALTH/PTED	478/258	0	1,132	1,322	1,322	1,882	0	0	0	0	0	0
33. AGING ADULT/INDUSTRIAL HEALTH/PTED	478/258	0	1,132	1,322	1,322	1,882	0	0	0	0	0	0
34. AGING ADULT/INDUSTRIAL HEALTH/PTED	478/258	0	1,132	1,322	1,322	1,882	0	0	0	0	0	0
35. AGING ADULT/INDUSTRIAL HEALTH/PTED	478/258	0	1,132	1,322	1,322	1,882	0	0	0	0	0	0
36. AGING ADULT/INDUSTRIAL HEALTH/PTED	478/258	0	1,132	1,322	1,322	1,882	0	0	0	0	0	0
37. AGING ADULT/INDUSTRIAL HEALTH/PTED	478/258	0	1,132	1,322	1,322	1,882	0	0	0	0	0	0
38. AGING ADULT/INDUSTRIAL HEALTH/PTED	478/258	0	1,132	1,322	1,322	1,882	0	0	0	0	0	0
39. AGING ADULT/INDUSTRIAL HEALTH/PTED	478/258	0	1,132	1,322	1,322	1,882	0	0	0	0	0	0
40. AGING ADULT/INDUSTRIAL HEALTH/PTED	478/258	0	1,132	1,322	1,322	1,882	0	0	0	0	0	0
41. AGING ADULT/INDUSTRIAL HEALTH/PTED	478/258	0	1,132	1,322	1,322	1,882	0	0	0	0	0	0
42. AGING ADULT/INDUSTRIAL HEALTH/PTED	478/258	0	1,132	1,322	1,322	1,882	0	0	0	0	0	0
43. AGING ADULT/INDUSTRIAL HEALTH/PTED	478/258	0	1,132	1,322	1,322	1,882	0	0	0	0	0	0
44. AGING ADULT/INDUSTRIAL HEALTH/PTED	478/258	0	1,132	1,322	1,322	1,882	0	0	0	0	0	0
45. AGING ADULT/INDUSTRIAL HEALTH/PTED	478/258	0	1,132	1,322	1,322	1,882	0	0	0	0	0	0
46. AGING ADULT/INDUSTRIAL HEALTH/PTED	478/258	0	1,132	1,322	1,322	1,882	0	0	0	0	0	0
47. AGING ADULT/INDUSTRIAL HEALTH/PTED/												

[illegible][illegible][illegible]

5. What are the major components of the human immune system?













